Certificate Number: 16339-PAE-DE-038768451

Bankruptcy Case Number: 24-12148



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 14, 2024</u>, at <u>5:56</u> o'clock <u>PM EDT</u>, <u>Debra Benekin</u> completed a course on personal financial management given <u>by telephone</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: August 14, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>